

I believe that adequate, safe, and affordable housing is a human right. As civilizations and economies develop, certain material basics (like food, shelter, health care, and education) should not be turned over completely to market forces, to a "survival of the fittest" philosophy and program. We know that in such a system, the few always wind up on top with the best and most of everything, while the many end up on the bottom with the least and worst. Such is the case with housing in America.

Currently there is a shortage of affordable housing across America, and the Democratic-led Congress is working to make sure all of our citizens have a place to call home. People in towns, cities, and suburbs across the nation are struggling for decent places to live, and the House has passed legislation to help fill that critical need.

[American Recovery and Reinvestment Act](#)

More American families will be eligible this year to purchase or refinance their homes using affordable, FHA-insured mortgages, thanks to the economic stimulus package signed into law by President Obama. The American Recovery and Reinvestment Act of 2009 will allow HUD's Federal Housing Administration to temporarily increase its maximum loan limit, allowing FHA to insure larger mortgages at a more affordable price in high-cost areas of the country. Under this Act, Illinois will receive over 500 million dollars to fight foreclosures and homelessness.

[Making Home Affordable Program](#)

The Obama Administration's Making Home Affordable program will offer assistance to as many as 7 to 9 million homeowners making a good-faith effort to make their mortgage payments, while attempting to prevent the destructive impact of the housing crisis on families and communities. It will not provide money to speculators, and it will target support to the working homeowners who have made every possible effort to stay current on their mortgage payments. Just as the American Recovery and Reinvestment Act works to save or create several million new jobs and the Financial Stability Plan works to get credit flowing, the Making Home Affordable program will support a recovery in the housing market and ensure that these workers can continue paying off their mortgages.